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Contact: Joy Tsubooka
Public Information Officer
(850) 983-5254, (850) 393-8304 Cell
joyt@santarosa.fl.gov

***New Flood Zone Classification Means Larger Discounts
for Santa Rosa Home Owners
-County rating in top 15 percent of communities in state-***

Announced at today's county commission committee meeting, Santa Rosa County received notification from FEMA that its National Flood Insurance Program Community Rating System will increase from a class 7, to a class 6. The floodplain management activities completed by the county now allows for homeowners in the unincorporated areas and the Town of Jay to receive a up to a 20 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in special flood hazard areas on or after October 1 of this year. Combined, county residents will save approximately \$169,886 per year with the new classification. Santa Rosa County is one of only 34 out of 221 communities, which qualify for a class 6 or higher, placing the county in the top 15 percent in the state.

There are 10 community classes in the rating system, class 1 receiving the largest discount of 45 percent. A community's classification is based on the community total points as calculated on an application worksheet. All communities start out with a class 10 rating of no discount, and FEMA gives credit points for 18 activities recognized as measures for eliminating exposure to floods. Credit points are assigned for activities falling in four main categories: public information, mapping and regulation, flood damage reduction, and flood preparedness. The 20 percent discount is for special flood hazard areas with elevations determined. For special flood hazard areas without elevations determined there is a 10% discount, up from a previous 5 percent.

Ratings of other local communities:

Dauphin Island, Town of	class 8
Destin, City of	class 7
Escambia County	class 7
Ft. Walton Beach	class 7
Gulf Breeze, City of	class 8
Gulf Shores, Town of	class 9
Milton, City of	class 8
Mobile, City of	class 10
Niceville, City of	class 8
Okaloosa County	class 6
Orange Beach, City of	class 7
Pensacola Beach- SRIA	class 8
Shalimar, Town of	class 8